

Natasha Johnson
Southwest Harbor
LD 1159

Public Comment Before the Committee on Housing and Economic Development In
Support of
L.D. 1159

Co-Chairs Senator Curry and Representative Gere and members of the Housing and Economic Development Committee:

My name is Natasha Johnson. My husband and I own a small cannabis company in Southwest Harbor, Maine. We have been in operation since 2021, and we both have grown up in small business families located in our community. I am here today to provide comment in support of LD 1159.

Recently my credit card was canceled by the card issuer. Not due to my credit or lack of non-payment or even for having a high balance or a high debt ratio – but because I have been flagged somewhere, as being associated with a legal adult use cannabis business in the State of Maine. This association was the reasoning that I received in a letter from the company of my card when it was canceled. Cannabis is not a protected class in this state – a credit card company, which is considered private, can choose who they want to extend credit to. Even though this was my personal card, not a business card, even though I have done nothing wrong, even though I am constantly striving to dot every I and cross every T in my personal life as well as in my small family business – this credit card company chose to close my account, even though it was only ever used for personal purchases.

It is extremely nerve wracking to get gas and wonder if my other credit card that I use, will still work. As I am sure you are aware, more and more businesses choose not to accept personal checks. The only option left, IS cash. I cannot imagine trying to get gas for my vehicle or groceries to make dinner for my kids and not be able to purchase anything. Not because I don't have the money – but because a business may choose not to accept all forms of legal tender.

There are others that do not have access to credit cards as well. Some may not qualify due to previous debt or credit rating issues. These people may choose to or only have access to cash. I would hope that considering the current housing market, people who want to potentially make their rent payments may do so in cash if needed. We as a society should not be putting barriers into place that would prevent people from paying their bills or making purchases.

If companies do not accept cash, if people like me don't have access to a credit card, if businesses don't accept personal checks– what are our options?

Not only do I urge you to support LD 1159, but I also urge you to support LD 1314 which "prohibits a creditor from denying, refusing to extend credit for or cancelling a credit card solely on the basis that a person is an owner, operator or employee of a cannabis establishment or is a registered caregiver under the Maine Medical Use of Cannabis Act, except when prohibited by federal law and regulation".

Thank you for your consideration,

Natasha Johnson
Southwest Harbor, Maine